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# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

## **Complete if Known**

Application Number 10/021,292  
Filing Date October 29, 2001  
First Named Inventor Milberger, Susan M.  
Group Art Unit 2167  
Examiner Name  
Attorney Docket Number 020375-000240US

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## **U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
SA	AA	5,220,501		Lawlor, et al.	06-15-1993	
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	AN					
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	AP					
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## **FOREIGN PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AX	PCT	WO 00/54122	A2	Ancestry.com, Inc.	09-14-2000		
	AY	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AZ	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	BA	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		

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Sheet

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First Named Inventor	Milberger, Susan M.
Group Art Unit	2167
Examiner Name	
Attorney Docket Number	020375-000240US

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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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